

RECEIVED  
CENTRAL FAX CENTER

NOV 18 2005

Certificate of Transmission/Mailing under 37 C.F.R. § 1.8

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at (571) 273-8300 and is addressed to: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: November 18, 2005By: Neboish A. Mier**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Inventor(s):	Crane, et al.	Docket No.:	49335.0300 (fka 10655.7700)
Serial No.:	09/415,632	Examiner:	Poinvil, Frantzzy
Filed:	October 12, 1999	Group Art Unit:	3628
Title:	SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS		
		Confirmation No.:	5093

**REPLY**

Mail Stop RCE  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed May 19, 2005, of which this Reply is filed with a three month extension of time, please consider the following remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.

1756109.1

AMPF No. TP19980176